

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
PNC Bank, National Association

In Re:
Virginia Karros
Debtor



Order Filed on June 20, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-12353 CMG

Adv. No.:

Hearing Date: 6/11/2025 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION
OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 20, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

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Debtor: Virginia Karros

Case No: 24-12353 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 47 Selkirk Ave, Toms River, NJ, 08757, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Marc C. Capone, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 6, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2025 through June 2025 for a total post-petition default of \$4,626.69 (1 @ \$760.96; 1 @ \$802.01; 1 @ \$761.05; 1 @ \$741.49; 2 @ \$780.59); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,626.69 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan upon sale of property; and

It is further **ORDERED, ADJUDGED and DECREED** that if the closing for the sale of the subject property has not occurred by August 31, 2025, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 17, 2025, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Virginia Karros
Debtor

Case No. 24-12353-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 20, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Virginia Karros, 47 Selkirk Avenue, Toms River, NJ 08757-6249 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Douglas J. Smillie | on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com |
| Marc C Capone | on behalf of Debtor Virginia Karros ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileebl.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com |
| Richard Abel | |

District/off: 0312-3

User: admin

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Date Rcvd: Jun 20, 2025

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William Joseph Oxley

on behalf of Creditor Berkeley Township woxley@dastilaw.com

TOTAL: 8